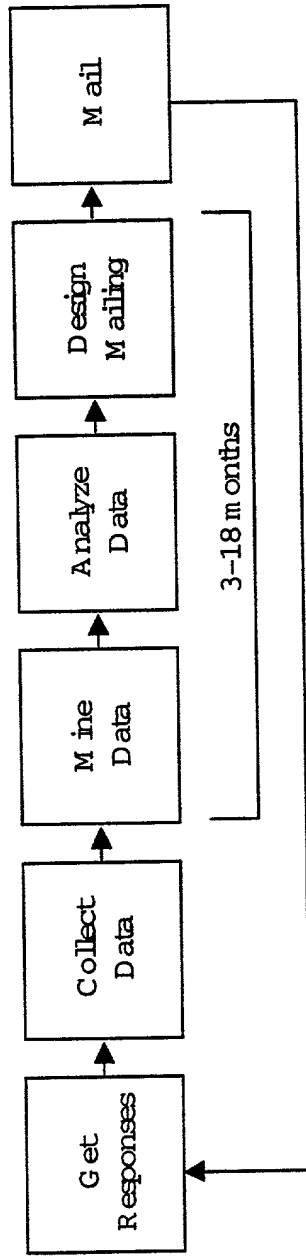


Figure 1

Part A

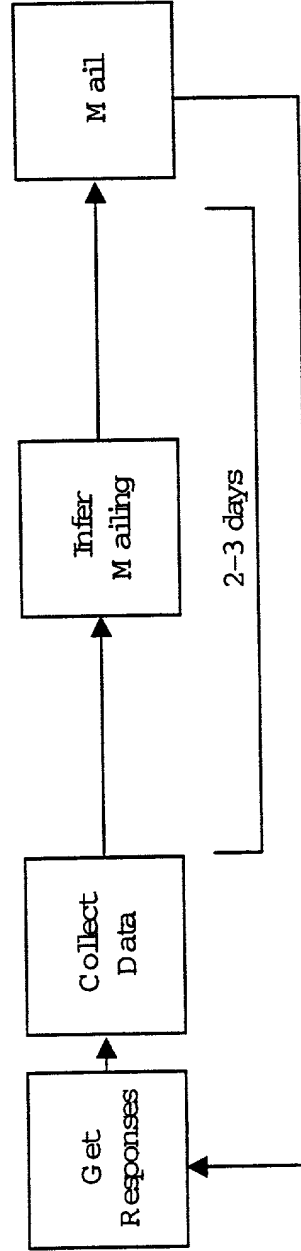


8% yield

Publisher Bank

\$100M \$1B

The process continues



12% yield

Publisher Bank

\$10M \$100M

Figure 2

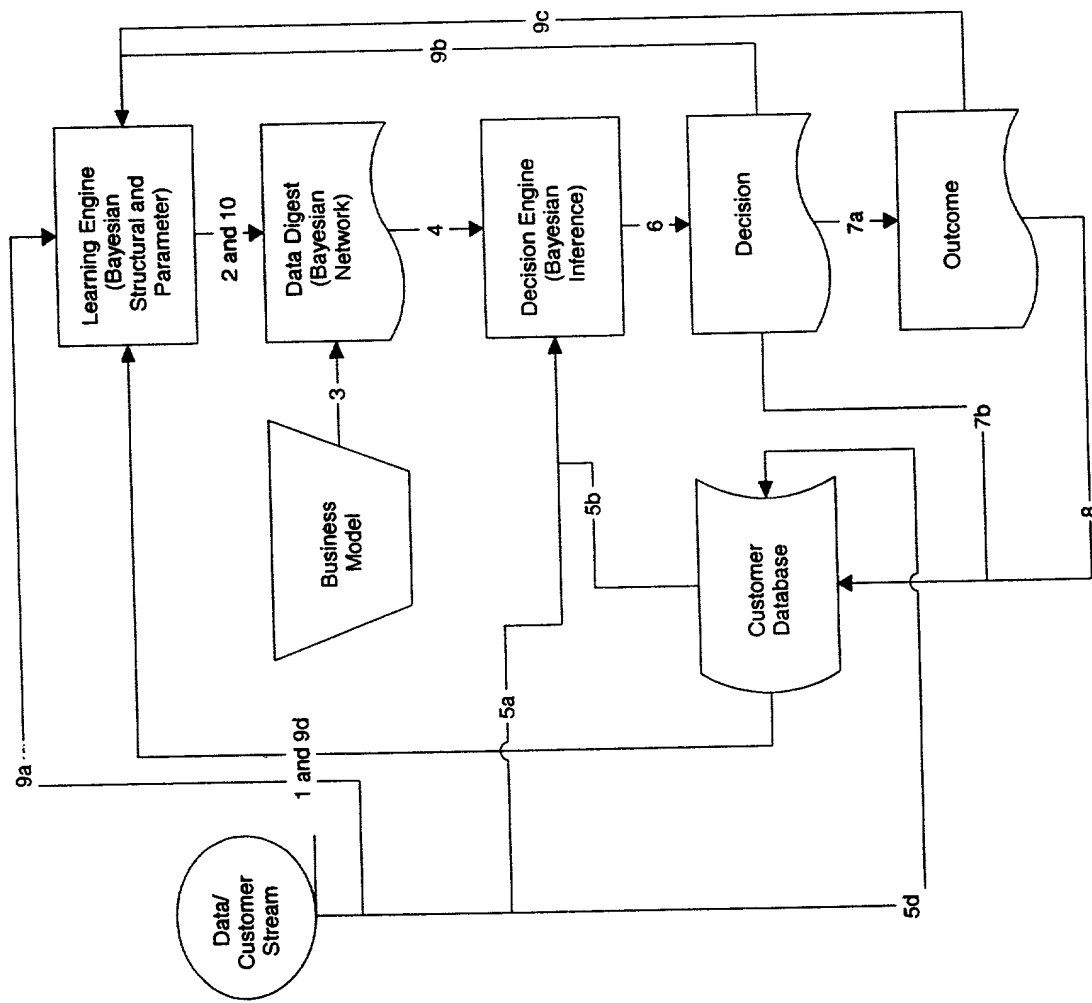


Figure 3